IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

FINANCIAL FEDERAL CREDIT INC.,	§	
	§	
Plaintiff,	§	
	§	
VS.	§	CIVIL ACTION NO. H-09-0319
	§	
PHILLIP E. WILLIS,	§	
	§	
Defendant.	§	

MEMORANDUM AND ORDER

Plaintiff Financial Federal Credit Inc. has filed a motion for entry of default and for default judgment against defendant Phillip E. Willis. This defendant has been served but has failed to answer the complaint as required by Rule 12, Fed. R. Civ. P., making entry of default proper.

Financial Federal Credit Inc., has filed affidavits and exhibits in support of its claims for actual damages and reasonable attorney fees. Financial Federal Credit, Inc. has also sent Phillip E. Willis notice of the motion for entry of default and default judgment. Further notice or hearings are not necessary. Rule 55(b)(2), Fed. R. Civ. P.

Financial Federal Credit Inc. has established its entitlement to default judgment against Phillip E. Willis in the amount of \$ 122,691.91; prejudgment interest at the contractual rate of 18 % per annum from November 20, 2008 to March 31, 2009, in the amount of \$8,036.32, plus additional prejudgment interest from April 1, 2009 to the date judgment is entered at the rate of \$61.35 per day; postjudgment interest at the contractual rate

of 18 %; and costs of court. Financial Federal Credit Inc.'s motion for default judgment is granted.

SIGNED on April 22, 2009, at Houston, Texas.

Lee H. Rosenthal

United States District Judge